

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of: ) Confirmation No. 2506  
Ho Chung Nicholas FUNG et al. ) Group Art Unit: 3622  
Application No. 10/566,174 ) Examiner: Nathan C. Uber  
Filed: September 12, 2006 )  
For: TRANSACTION METHOD AND SYSTEM ) Date: September 2, 2009  
  )

**RESPONSE TO NON-FINAL OFFICE ACTION**

**Mail Stop: AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450  
Sir:

In response to the Office Action dated June 3, 2009, Applicants respectfully request reconsideration and allowance of the above-referenced application in view of the amendments and remarks set forth below.